

**Information to identify the case:**

Debtor 1	Maria C. Rivera		Social Security number or ITIN xxx-xx-7946
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 17-21171-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Maria C. Rivera

8/3/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:

Maria C. Rivera

Debtor

Case No. 17-21171-MBK

Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Aug 03, 2022

Form ID: 3180W

Total Noticed: 38

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Maria C. Rivera, 1366 Omaha Road, North Brunswick, NJ 08902-1528
cr	+ Middlesex County Employees Federal Credit Union, Charles D Whelan III Attorney, 114 Bayard Street, First Floor, New Brunswick, NJ 08901 UNITED STATES 08901-4072
516856962	+ Charles D. Whelan III, 114 Bayard Street, New Brunswick, NJ 08901-4073
516856970	+ Middlesex County Employees FCU, 841 Georges Road, North Brunswick, NJ 08902-3359
516946996	+ Middlesex County Employees Federal Credit Union, 711 Jersey Avenue, New Brunswick, NJ 08901-3600
516856973	+ Ragan & Ragan, 3100 Route 138 West, Brinley Plaza, Bldg One, Wall, NJ 07719-9020
516856974	+ Selip & Stylianou, LLP, 199 Crossways Park Drive, PO Box 363, Woodbury, NY 11797-0363

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 03 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 03 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516856959	+ EDI: TSYS2	Aug 04 2022 00:43:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
516856960	+ EDI: CITICORP.COM	Aug 04 2022 00:43:00	Best Buy / CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516856961	+ EDI: CAPITALONE.COM	Aug 04 2022 00:43:00	Capital One Bank USA NA, PO Box 30281, UT 84130-0281
516856965	+ EDI: CITICORP.COM	Aug 04 2022 00:43:00	Citicards CBNA, 701 E 60th St N, Sioux Falls, SD 57104-0432
516868821	EDI: DISCOVER.COM	Aug 04 2022 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516856966	+ EDI: DISCOVER.COM	Aug 04 2022 00:43:00	Discover Financial Svcs LLC, Po Box 15316, Wilmington, DE 19850-5316
516856963	EDI: JPMORGANCHASE	Aug 04 2022 00:43:00	Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850
517064549	Email/PDF: resurgentbknotifications@resurgent.com	Aug 03 2022 20:48:46	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516856967	+ EDI: LENDNGCLUB	Aug 04 2022 00:43:00	Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706
516856969	EDI: RMSC.COM	Aug 04 2022 00:43:00	Lowes/Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
517109648	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 03 2022 20:41:00	MIDLAND FUNDING LLC, PO Box 2011,

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517084571	EDI: PRA.COM	Aug 04 2022 00:43:00	Warren, MI 48090-2011
517084589	EDI: PRA.COM	Aug 04 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516856971	+ Email/Text: bkfilings@zwickerpc.com	Aug 03 2022 20:41:00	Peter N Fish, Zwicker & Associates, 1105 laurel Oak Rd, Ste 136, Voorhees, NJ 08043-4312
516856972	Email/Text: pcabkt@phillips-cohen.com	Aug 03 2022 20:41:00	Phillips & Cohen Associates, Ltd., Mail Stop: 661, 1002 Justison Street, Wilmington, DE 19801-5148
517065674	EDI: Q3G.COM	Aug 04 2022 00:43:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
516856975	+ EDI: RMSC.COM	Aug 04 2022 00:43:00	Synch/ Lowes, Po Box 965005, Orlando, FL 32896-5005
516856976	EDI: RMSC.COM	Aug 04 2022 00:43:00	Synch/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
516856977	+ EDI: RMSC.COM	Aug 04 2022 00:43:00	Synch/GAPDC, PO box 965005, Orlando, FL 32896-5005
516863832	+ EDI: RMSC.COM	Aug 04 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516897147	+ Email/Text: bncmail@w-legal.com	Aug 03 2022 20:41:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516856978	+ EDI: WTRRNBNK.COM	Aug 04 2022 00:43:00	TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
516856968	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 03 2022 20:41:00	Lexus Financial Services, Asset Protection Department, PO Box 2958, Torrance, CA 90509
517048764	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 03 2022 20:41:00	Toyota Lease Trust, C/O Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517805913	Email/PDF: bncnotices@becket-lee.com	Aug 03 2022 20:48:59	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516856980	+ EDI: WFHOME	Aug 04 2022 00:43:00	WFFNB/Home Projects, PO Box 14517, Des Moines, IA 50306-3517
516960300	+ EDI: WFHOME	Aug 04 2022 00:43:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
517042512	EDI: WFCCSBK	Aug 04 2022 00:43:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516856979	+ EDI: WFHOME	Aug 04 2022 00:43:00	Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516856964		Citi Cards CBNA, 701 E 60th St N

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0312-3

User: admin

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Date Recd: Aug 03, 2022

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 05, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Maria C. Rivera brucectruedalepc@gmail.com bctpcecf@gmail.com;r49787@notify.bestcase.com
Charles D Whelan, III	on behalf of Creditor Middlesex County Employees Federal Credit Union whelaw@ix.netcom.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Michael M Khalil	on behalf of Debtor Maria C. Rivera mkhali@ecf@gmail.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 8